

HIGHLIGHTS OF THE WASHINGTON STATE HEALTH CARE AUTHORITY (HCA) & PUBLIC EMPLOYEES BENEFITS BOARD (PEBB) LONG-TERM CARE INSURANCE PLAN

DID YOU KNOW?

The Washington State HCA & PEBB sponsors a voluntary Group Long-Term Care Insurance Plan for all retired employees currently eligible for PEBB medical coverage and their eligible spouses/qualified domestic partners, parents and parents-in-law. The insurance is underwritten by John Hancock Life Insurance Company, Boston, MA 02117, one of the premier Long-Term Care Insurance carriers.

WHY SHOULD YOU BE CONCERNED WITH LONG-TERM CARE ISSUES?

What would you do if you, your spouse/qualified domestic partner, or one of your parents suddenly became unable to care for themselves and needed assistance with the most personal daily activities, like bathing or dressing? While most of us prefer not to think about this possibility, many of us have known friends or family members faced with this predicament. One must consider the possibility of needing that assistance as well as the estimated costs associated with receiving that care.

LONG TERM CARE INSURANCE COVERAGE

Long-Term Care Insurance is coverage that helps to protect you against the costs associated with extended care needed because of an accident, a long-term illness, or the effects of aging. The Washington State HCA & PEBB Long-Term Care Insurance Plan will help protect you against these risks and give you the flexibility of receiving care in your own home, a qualified adult day care center, assisted living facility, or nursing home. This plan is a valuable benefit to consider, giving you comprehensive coverage for your long-term care needs.



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THINGS TO CONSIDER

People buy Long-Term Care for a variety of reasons:

- To avoid spending assets for long-term care services
- To ensure that they will have choices regarding the type of care they will receive
- To protect family members from having to pay for care
- To decrease the chances of relying on medicaid

INFLATION PROTECTION FEATURE

If long-term care costs increase due to inflation, you may have the opportunity to increase your elected Daily Maximum Benefit and consequently increase your Lifetime Maximum Benefit. This allows your benefits to remain meaningful over time.

PATIENT ADVOCACY

One of the most valuable features of this plan is patient advocacy. John Hancock patient advocates are registered nurses who are knowledgeable in the field of long-term care. They will work with you and your family to find the care that is right for you and to help you use your long-term care benefits wisely. However, you are not required to follow their recommendations.



**For more information
or to request your enrollment kit today
Call 1-800-399-7271 or visit the
John Hancock Long-Term Care web site at
<http://pebb LTC.jhancock.com>
User ID: pebb LTC
Password: jhancock**



Note: This is only a brief summary of some of the features in the Washington State HCA & PEBB Long-Term Care Insurance Plan. Some plan features may vary by state. More details about plan provisions and exclusions are included in the enrollment kit.